

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
6 DIVISION**

In re:
APRIL TERESE CANAAN
Debtor(s)

Case No. 6:19-bk-17704-WJ

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Rod Danielson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/30/2019.
- 2) The plan was confirmed on 10/23/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/10/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/15/2023.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$114,257.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$54,316.00
Less amount refunded to debtor	\$1,213.09

NET RECEIPTS:	\$53,102.91
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,672.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,636.26
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$8,308.26
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Attorney fees paid and disclosed by debtor:	\$2,009.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T MOBILITY II LLC	Unsecured	800.00	1,170.52	1,170.52	1,170.52	0.00
BUREAUS INVESTMENT GRP PORTFOLIO	Unsecured	NA	830.27	830.27	830.27	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	3,700.00	3,699.63	3,699.63	3,699.63	0.00
CAPITAL ONE, N.A.	Unsecured	1,916.00	1,915.91	1,915.91	1,915.91	0.00
CHASE CARD	Unsecured	2,559.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	4,002.00	4,002.87	4,002.87	4,002.87	0.00
HCA DBA KIA MOTOR FINANCE	Secured	12,204.10	12,313.77	12,313.77	12,313.77	632.19
INTERNAL REVENUE SERVICE	Priority	4,525.00	3,835.73	3,835.73	3,835.73	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	713.62	713.62	713.62	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	2,554.33	2,663.38	2,663.38	2,663.38	0.00
METLIFE AUTO AN HOME	Unsecured	12,054.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	1,183.06	1,183.06	1,183.06	0.00
NAVIENT SOLUTION LLC	Unsecured	179,243.00	180,043.96	180,043.96	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,932.00	1,894.33	1,894.33	1,894.33	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,346.00	2,308.28	2,308.28	2,308.28	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,292.00	1,292.58	1,292.58	1,292.58	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,366.00	4,331.14	4,331.14	4,331.14	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	800.00	365.10	365.10	365.10	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,642.00	1,642.27	1,642.27	1,642.27	0.00
SAN BERNARDINO COUNTY TAX CO	Secured	NA	0.00	0.00	0.00	0.00
SONA PROPERTY MANAGEMENT	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,663.38	\$2,663.38	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,313.77	\$12,313.77	\$632.19
TOTAL SECURED:	\$14,977.15	\$14,977.15	\$632.19
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,835.73	\$3,835.73	\$0.00
TOTAL PRIORITY:	\$3,835.73	\$3,835.73	\$0.00
GENERAL UNSECURED PAYMENTS:	\$205,393.54	\$25,349.58	\$0.00

Disbursements:

Expenses of Administration \$8,308.26
Disbursements to Creditors \$44,794.65

TOTAL DISBURSEMENTS : **\$53,102.91**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2024

By:


Rod Danielson, Chapter 13 Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re: APRIL TERESE CANAAN	Chapter: 13
Debtor	Case Number: 6:19-bk-17704-WJ

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is 3787 University Avenue, Riverside, CA 92501.

The foregoing document described **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner indicated below:

I. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF") - Pursuant to controlling General Order(s) and Local Bankruptcy Rule(s) ("LBR"), the foregoing document will be served by the court via NEF and hyperlink to the document. On 03/06/2024, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail Notice List to receive NEF transmission at the email address(es) indicated below:

US Trustee: ustpregion16.rs.ecf@usdoj.gov
BEN@HESTONLAW.COM

Service Information continued on attached page

II. SERVED BY U.S. MAIL OR OVERNIGHT MAIL (Indicate method for each person or entity served):

On 03/06/2024 I served the following person(s) and/or entity(ies) at the last known address(es) in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States Mail, first class, postage prepaid, and/or with an overnight mail service addressed as follows. *Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.*

APRIL TERESE CANAAN
6049 RED SPUR COURT
FONTANA, CA 92336

HESTON & HESTON,
ATTORNEYS AT LAW
19700 FAIRCHILD RD, STE 280
IRVINE, CA 92612

Service Information continued on attached page

III. SERVED BY PERSONAL DELIVERY, FACSIMILE TRANSMISSION OR EMAIL (Indicate method for each person or entity served): Pursuant to F.R.Civ.P.5 and/or controlling LBR, on _____ I served the following person(s) and/or entity(ies) by personal delivery, or (for those who consented in writing to such a service method), by facsimile transmission and/or email as follows. *Listing the judge here constitutes a declaration that personal delivery on the judge will be completed no later than 24 hours after the document is filed.*

Service Information continued on attached page

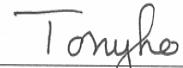
I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

03/06/2024

Date

Tony Ho

Type Name



Tony Ho

In re: APRIL TERESE CANAAN		Chapter: 13
	Debtor	Case Number: 6:19-bk-17704-WJ

PROOF OF SERVICE OF DOCUMENT CONTINUED

AT&T MOBILITY II LLC C/O AT&T SERVICES INC ONE AT&T WAY ROOM 3A104 BEDMINISTER, NJ 07921	BUREAUS INVESTMENT GRP PORTFOLIO NO 15 LLC C/O PRA RECEIVABLES MGMNT, LLC PO BOX 41031 NORFOLK, VA 23541	CAPITAL ONE BANK (USA), N.A. BY AMERICAN INFOSOURCE AS AGENT PO BOX 71083 CHARLOTTE, NC 28272-1083
CAPITAL ONE, N.A. C/O BECKET AND LEE LLP PO BOX 3001 MALVERN, PA 19355	CHASE CARD PO BOX 15298 WILMINGTON, DE 19850	DISCOVER BANK ATTN: DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025
HCA DBA KIA MOTOR FINANCE PO BOX 20825 FOUNTAIN VALLEY, CA 92728	HESTON & HESTON * 19700 FAIRCHILD RD STE 280 IRVINE, CA 92612	INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA, PA 19101-7317
LAKEVIEW LOAN SERVICING LLC C/O M&T BANK ATTN: PAYMENT PROCESSING PO BOX 1288 BUFFALO, NY 14240-1288	METLIFE AUTO AN HOME PO BOX 2204 CHARLOTTE, NC 28241-2204	MIDLAND CREDIT MANAGEMENT, INC. AS AGENT FOR MIDLAND FUNDING LLC PO BOX 2011 WARREN, MI 48090
NAVIENT SOLUTION LLC C/O TGSLC DBA TRELLIS COMPANY PO BOX 659602 SAN ANTONIO, TX 78265-9602	PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 12914 NORFOLK, VA 23541	SAN BERNARDINO COUNTY TAX COLL 268 WEST HOSPITALITY LANE FIRST FLOOR SAN BERNARDINO, CA 92415-0360
SONA PROPERTY MANAGEMENT CITRUS HEIGHTS COMMUNITY ASSOCIATIO P.O. BOX 10 UPLAND, CA 91785		